Information to id	lentify the case:	Faye I UI 3		
Debtor 1:	Michael R Smith	Social Security number or ITIN:	xxx-xx-4780	
	First Name Middle Name Last Name			
Debtor 2: (Spouse, if filing)	Kelly A Hamburg	Social Security number or ITIN:	xxx-xx-7665	
	First Name Middle Name Last Name	EIN:		
United States Bankruptcy Court: District of New Jersey		Date case filed for chapter:	13	1/18/19
Case number:	19-11154-JNP			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Michael R Smith	Kelly A Hamburg
2.	All other names used in the last 8 years		aka Kelly A Simon
3.	Address	107 Bowling Green Voorhees, NJ 08043	107 Bowling Green Voorhees, NJ 08043
4.	Debtor's attorney Name and address	Joseph J. Rogers Washington Professional Campus 900 Route 168 Suite I–4 Turnersville, NJ 08012	Contact phone (856) 228–7964
5.	Bankruptcy trustee Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 – Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663–5002 www.standingtrustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676–6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856–361–2300 Date: 1/19/19

For more information, see page 2

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Debtor Michael R Smith and Kelly A Hamburg

Case number 19–11154–JNP

Meeting of creditors February 14, 2019 at 11:00 AM Debtors must attend the meeting Location: to be questioned under oath. In a Chapter 13 Standing Trustee - Camden, joint case, both spouses must Cherry Tree Corporate Center, 535 Route 38, The meeting may be continued or adjourned to a later Suite 150, Cherry Hill, NJ 08002 attend. date. If so, the date will be on the court docket. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 4/15/19 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 3/29/19 (except governmental units): Filing deadline: 180 days from date of order for relief. Deadline for governmental units to file a proof of 11 U.S.C. § 502(b)(9) Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim with consequences a lawyer can explain claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Filing deadline: 30 days after the Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors 9. Filing of plan The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 10. Creditors with a foreign address Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The bankruptcy case debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and 12. Exempt property distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except 13. Discharge of debts as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

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Certificate of Notice Page 3 of 5
United States Bankruptcy Court
District of New Jersey

In re:
Michael R Smith
Kelly A Hamburg
Debtors

Case No. 19-11154-JNP Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 3 Date Rcvd: Jan 22, 2019 Form ID: 3091 Total Noticed: 77

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jan 24, 2019.
db/jdb
                        +Michael R Smith, Kelly A Hamburg,
                                                                                    107 Bowling Green, Voorhees, NJ 08043-4903
                       +A-1 Collections Svc, 2297 State Highway 33 St, Hamilton Square, NJ 08690-1717
ARS, PO Box 8668, Pompano Beach, FL 33075-8668
+ARsrtat, 9800 Center Parkway #1100, Houston, TX 77036-8263
517976477
517976486
517976488
                        +AT & T Mobility, Po Box 3427, Bloomington, IL 61702-3427
517976489
517976478
                        +Advocare Colon and Rectal Surg,
                                                                                502 Centennial Blvd #5,
                                                                                                                        Voorhees, NJ 08043-9544
517976479
                        +Aes/suntrust Bank, Pob 61047,
                                                                             Harrisburg, PA 17106-1047
                       +Akron Billing Center, 3585 Ridge Park Dr. Akron, OH 44333-8203
+American Airlines AAdvantage, PO Box 13337, Philadelphia, PA 19101-3337
+Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
+Apex Asset, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890
517976480
517976483
517976484
                       +Apex Asset, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890
Apex Asset Management LLC, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890
Ars Account Resolution, 1643 Nw 136 Ave Bld H St, Sunrise, FL 33323
Bank Of America, N.a., 4161 Piedmont Pkwy, Simi Valley, CA 93065
+Capital Collection Ser, 20 E Taunton Rd # Bilg50, Berlin, NJ 08009-2603
+Cardiothoracic Surgical Specl, 705 Worthington Drive, Moorestown, NJ 08057-4409
+Cmre Financial Svcs In, 3075 E Imperial Hwy Ste 200, Brea, CA 92821-6753
517976485
517976487
517976490
517976495
517976498
517976503
517976504
                         Delaware Valley Urology LLC, PO Box 14000, Belfast, ME 04915-4033
517976505
                        +Diagnostic Pathology Consultants, 575 Milltown Road, PO Box 7242,
                          Rickart Collection Systems, North Brunswick, NJ 08902-7242
                        Emerg Phy Assoc of S Jersey,
+Emerg Phy Assoc of S Jersey,
                                                                          PO Box 189053, HRRG, Plantation, FL 33318-9053
1801 Nw 66th Ave Ste 200, Ars Account Resolution,
517976508
517976507
                          Plantation, FL 33313-4571
                         Emerg Phy Assoc of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021
Emrg Phy Assoc Of S Jersey, PO Box 63599, Cincinatti, OH 45263-5999
Federated Law Group PLLC, 887 Donald Ross Road, Juno Beach, FL 33408-1611
517976506
517976509
                        +Federated Law Group PLLC, 887 Donald Ross Road, Juno Beach, GPS Physicans Group, 101 State St, Kennett Square, PA 19348 HRRG, PO Box 189053, Plantation, FL 33318-9053
517976510
517976513
517976514
                   +Lourdes Cardiology Services PC, 63 Kresson Road, Suite 101, Cherry Hill, NJ 08034-3200 +Lyons, Doughty & Veldhuis PC, 136 Gaither Drive Suite 100, Mt Laurel, NJ 08054-2239 ++++MIDLAND CREDIT MGMT, 1 RIVERFRONT PLZ STE 710, NEWARK NJ 07102-5415 (address filed_with court: Midland Credit Mgmt, 1037 Raymond Blvd Ste 710,
517976518
517976519
517976521
                          Newark, NJ 07102)
                         Mastercard/ American Airlines AAdvantage, Card Services, PO Box 13337,
517976520
                          Philadelphia, PA 19101-3337
517976525
                        +New Jersey Attorney General Office, Division of Law, 25 Market Street, PO Box 112,
                           Trenton, NJ 08625-0112
517976527
                        +New York state Higher Education (HESC), 99 Washington Avenue Dept. 736,
                          Albany, NY 12255-1100
                       +Nyst Hghr Ed, 99 Washington Ave, Albany, NY 12255-1100
+Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
Powerback Rehabilitation, 113 South Route, Voorhees, NJ 08043-9573
517976529
517976530
517976533
                        +Pulmonary And Sleep Associates Of South, 107 Berlin Road, Cherry Hill, NJ 08034-3526
517976534
                         Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
+Quest Diagnostics, Arstrat, LLC, PO Box 33720, Detroit, MI 48232-3720
517976535
517976536
                        +Quest Diagnostics,
                         Reconstructive Orthopedics PA, 4 Evesham Drive Building A Suite 100, Marlton, NJ 08053 +Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
517976537
517976538
                        +Remex Inc, 307 Wall Street,
                        +Rickart Coll Systems, 575 Milltown Rd, North Brunswick, NJ 08902-3336
+STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
517976539
                       ++STATE OF NEW JERSEY,
517976528
                           TRENTON NJ 08646-0245
                        (address filed with court: NJ Division of Taxation, 50 Barrack Street 9th Floor, PO Box 245,
                           Trenton, NJ 08695)
                        +Schachter Portnoy LLC, 3490 US Route 1, Princeton, NJ 08540-5920
517976541
                        +South Jersey Pulmonary Specialists, 100 Carnie Blvd A5, Voorhees, NJ 08043-4513
South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
517976542
517976543
517976544
                        +Stu Ln Trust, 701 East 60th Street North, Sioux Falls, SD 57104-0432
                        +United States Attoney General, 950 Pennsylvania Avenue, NW, Washington, DC 20530-0009
+United States Attorney General, United States Department of Justice, Ben Franklin State
P.O. Box 683, Washington, DC 20044-0683
517976546
517976548
                                                                                                                                            Ben Franklin Station.
                      Virtua Health System WJE, PO Box 7044, Apex Asset Management, Lanca: Virtua Health Voorhees, PO Box 8500-8267, Philadelphia, PA 19178-8267 +Virtua Medical Group, PO Box 6028, Bellmawr, NJ 08099-6028 +Virtua Medical Group PA, PO Box 6028, Bellmawr, NJ 08099-6028 +WEST JERSEY ANESTHESIA ASSOCIATES PA, 1000 WHITE HORSE ROAD SUITE 204,
                                                                                                                                      Lancaster, PA 17604-7044
517976551
517976552
517976554
517976555
                           VOORHEES NJ 08043-4408
                        (address filed with court: West Jersey Anesthesia Associates, 102E Centre Blvd,
                           Marlton, NJ 08053-4129)
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District/off: 0312-1 User: admin Page 2 of 3 Date Rcvd: Jan 22, 2019 Form ID: 3091 Total Noticed: 77

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

```
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                  E-mail/Text: jjresq@comcast.net Jan 23 2019 00:01:45 Joseph J. Rogers,
atv
                 Washington Professional Campus, 900 Route 168, Suite I-4, Turnersville, NJ 08012 +E-mail/Text: pmarraffa@standingtrustee.com Jan 23 2019 00:02:08 Isabel C. Balboa,
tr
                   Chapter 13 Standing Trustee,
Cherry Hill, NJ 08002-2977
                                                       Cherry Tree Corporate Center, 535 Route 38 - Suite 580,
                 E-mail/Text: usanj.njbankr@usdoj.gov Jan 23 2019 00:02:53 U.S
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 23 2019 00:02:51
                                                                                           U.S. Attorney,
                                                                                                             970 Broad St.,
smg
                                                                                                United States Trustee,
smg
                    Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
                    Newark, NJ 07102-5235
517976482
                  +EDI: AMEREXPR.COM Jan 23 2019 04:38:00
                                                                     Amex,
                                                                              Po Box 297871,
                  Fort Lauderdale, FL 33329-7871
EDI: BMW.COM Jan 23 2019 04:38:00
517976492
                                                              Bmw Financial Services, 5515 Parkcenter Cir,
                   Dublin, OH 43017
                 +EDI: TSYS2.COM Jan 23 2019 04:38:00
517976491
                                                                 Barclays Bank Delaware, Attn: Bankruptcy,
                 P.O. Box 8801, Wilmington, DE 19899-8801
+EDI: RESURGENT.COM Jan 23 2019 04:38:00
517976493
                                                                      Cach, Llc, 4340 S Monaco St Unit 2,
                   Denver, CO 80237-3485
517976494
                 +E-mail/Text: bankruptcy@cavps.com Jan 23 2019 00:03:06
                                                                                      Calvary SPV I LLC,
                   500 Summit Lake Drive, Valhalla, NY 10595-1340
                  +EDI: CAPITALONE.COM Jan 23 2019 04:38:00
517976496
                                                                     Capital One, Po Box 30281,
                    Salt Lake City, UT 84130-0281
                 +EDI: CAPITALONE.COM Jan 23 2019 04:38:00
517976497
                                                                   Capital One, Po Box 30253,
                 Salt Lake City, UT 84130-0253
+EDI: MERRICKBANK.COM Jan 23 2019 04:38:00
517976500
                                                                        Carson Smithfield LLC, PO Box 9216,
                   Old Bethpage, NY 11804-9016
517976501
                  +EDI: CHASE.COM Jan 23 2019 04:38:00
                                                                Chase Card,
                                                                                 Po Box 15298, Wilmington, DE 19850-5298
                  +E-mail/Text: bknotices@fenton-mcgarvey.com Jan 23 2019 00:02:08
517976511
                   Fenton McGarvey Law Firm PSC, 2401 Stanley Gault Parkway, Louisville, KY 40223-4175
EDI: RMSC.COM Jan 23 2019 04:38:00 GE Capital Retail Bank, PO Box 965004,
                  EDI: RMSC.COM Jan 23 2019 04:38:00
517976512
                   Orlando, FL 32896-5004
                  +EDI: IIC9.COM Jan 23 2019 04:38:00
517976516
                                                                I C System Inc, Po Box 64378,
                  Saint Paul, MN 55164-0378
EDI: IRS.COM Jan 23 2019 04:38:00
                                                               Internal Revenue Service, ATTN: Bankruptcy Department,
517976517
                 P.O. Box 7346, Philadelphia, PA 19101-7346
+EDI: MID8.COM Jan 23 2019 04:38:00 Midland
517976522
                                                                Midland Funding, 2365 Northside Dr Ste 30,
                    San Diego, CA 92108-2709
517976524
                  +EDI: NAVIENTFKASMSERV.COM Jan 23 2019 04:38:00
                                                                              Navient, Po Box 9500,
                    Wilkes Barre, PA 18773-9500
                  +EDI: NAVIENTFKASMSERV.COM Jan 23 2019 04:38:00
517976523
                                                                              Navient, Po Box 9655,
                   Wilkes Barre, PA 18773-9655
517976532
                  EDI: PRA.COM Jan 23 2019 04:38:00
                                                              Portfolio Recovery Associates, LLC,
                                                                                                          P.O. Box 12914,
                   Norfolk, VA 23541
                 +EDI: PRA.COM Jan 23 2019 04:38:00 Portfolio Recov Assoc,
517976531
                                                                                           120 Corporate Blvd Ste 1,
                   Norfolk, VA 23502-4952
                 EDI: RMCB.COM Jan 23 2019 04:38:00 RMCB, PO Box 1235, +E-mail/Text: usanj.njbankr@usdoj.gov Jan 23 2019 00:02:53
                                                                         PO Box 1235, Elmsford, NY 10523-0935
517976540
517976547
                                                                                           United States Attorney,
                   Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2527
                                                                                                            TOTAL: 24
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
517976515*
                  HRRG, PO Box 189053, Plantation, FL 33318-9053
517976526*
                  +New Jersey Attorney General Office, Division of Law, 25 Market Street, PO Box 112,
                    Trenton, NJ 08625-0112
517976550*
                  Virtua Health System WJE,
                                                  PO Box 7044.
                                                                    Apex Asset Management, Lancaster, PA 17604-7044
                +Virtua Medical Group, PO Box 6028, Bellmawr, NJ 08099-6028
++WEST JERSEY ANESTHESIA ASSOCIATES PA, 1000 WHITE HORSE ROAD SUITE 204,
517976553*
517976556*
                    VOORHEES NJ 08043-4408
                  (address filed with court: West Jersey Anesthesia Associates, 102E Centre Blvd,
                   Marlton, NJ 08053-4129)
               ##+Care Centrix, PO Box 7780, London, KY 40742-7780
##Citibank NA, PO Box 6052, Sioux Falls, SD 57117-6052
##+The Law Firm Of Ryan E. Calef & Assoc., 1276 Veterans HIghway Suite E-1,
517976499
517976502
                    Bristol, PA 19007-2597
                                                                                                            TOTALS: 0, * 5, ## 3
```

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

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District/off: 0312-1 User: admin Page 3 of 3 Date Rcvd: Jan 22, 2019 Form ID: 309I Total Noticed: 77

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2019 at the address(es) listed below:

NONE. TOTAL: 0